

Amendments to the Claims:

This listing of claims replaces all prior listings of claims:

Listing of Claims

1-71. (Canceled).

72. (New) A computer-implemented method comprising:
- framing, using at least one processor, a decision situation;
 - loading, using at least one processor, data required for decision and strategy modeling;
 - verifying, cleansing, and transforming, using at least one processor, the loaded data;
 - computing, using at least one processor, additional variables from the loaded data to construct a data dictionary;
 - determining, using at least one processor, characteristics within the loaded data that are effective decision keys and intermediate variables;
 - formalizing, using at least one processor, relationships between decisions, decision keys, intermediate variables, and value of a decision model corresponding to the loaded data;
 - encoding, using at least one processor, information into the decision model;
 - determining, using at least one processor, strategies for testing;
 - testing, using at least one processor, the determined strategies to guide refinement of strategies and refinement of the decision model and to select a best strategy for deployment; and
 - deploying, using at least one processor, the selected best strategy.
73. (New) A method as in claim 72 further comprising:
- selecting intermediate variables that drive value;
 - building coarse models of intermediate variables; and
 - verifying constraints; and
 - drawing a decision model structure based on the verified constraints and coarse models of intermediate variables.

74. (New) A method as in claim 72 further comprising:

- modeling intermediate variables;
- filling in nodes with models, functions, and/or constants; and
- validating the decision model.

75. (New) A method as in claim 72 further comprising:

- performing model optimization by identifying metric variables, determining optimization parameters, and running the optimization parameters;
- analyzing optimization results by viewing optimization results and performing sensitivity analysis on constraints; and
- developing strategies by building strategies and refining strategies.

76. (New) A method as in claim 72 further comprising:

- determining which of a plurality of scorecards generated using one or more of the decision models are candidates for tuning;
- checking any operating scorecards are flagged for updates, and at a pre-specified and parameterized time frequency, determining from a rule database which scorecards are up for score weight re-tuning;
- extracting needed data set sub-population based on rules determining what sampling window and stratification a current scorecard needs;
- for a scorecard that is a candidate for re-tuning for the current time stamp: requesting generation of a data set to be used for the tuning, and determining what score weight engine project is associated with the scorecard;
- passing a reference to the data set and a project ID to the score weight engine, and requesting metrics of scorecard performance from the score weight engine; and
- determining whether updated version is better or not; and providing a score weight engine module for performing activities related to scorecard results and score weights, the score weight engine module reporting on an existing scorecard's development measures;
- computing a scorecard's performance measures on a new sample;

auditing new predictive data set to ensure that settings are adequate to cover data values encountered in the new data;

creating a new scorecard version of the scorecard being tuned;

converting raw records in the new predictive data set into coarse classed records needed for building weights;

building and scaling score weights of the newly created scorecard given the new predictive data; and

archiving the newly built scorecard and its performance measures.

77. (New) A computer-implemented method comprising:

constructing, using at least one processor, a plurality of decision models, the decision models linking goals of an enterprise to actions the enterprise can undertake and variables that can affect outcome of the actions, the decision models allowing the creation and evaluation of a plurality of strategies;

performing a sensitivity analysis on each decision model using at least one processor to determine intermediate variables that drive value, the intermediate variables being dependent on decision keys;

determining, using at least one processor, which decision keys are most relevant for predicting which decision keys will drive value;

connecting, using at least one processor, decisions, decision keys, intermediate variables, and value in each decision model;

encoding, using at least one processor, information into each decision model; and

enabling, using at least one processor, access to the decision models in order to evaluate strategies.